



CPNguru.com



Instant CPN Number Program, Unlimited Tri-Merged Credit Profile Numbers.

Hi, and welcome to the CPNguru.com family. We are very happy to see you take your first step to achieving your financial goals. A CPN number is a great way to obtain new credit fast. Creating CPN numbers has never been so easy. In this program we will teach you step by step how to Create, Validate and tri-merge a CPN number to obtain your first approval. A CPN Number is a 9 digit number that can be used in lieu of your social security number for the purposes of obtaining credit. It's a 100% legal and ethical way of obtaining credit and protecting your identity. We encourage you to use a CPN number while you fix your own credit. If you want to learn how to fix your credit in as little as 21 days please visit www.BureauBlaster.com where we teach you how to perform a credit sweep the right way. It's very important to note that CPN numbers have limitations. **Any information contained herein is solely for educational purposes. CPNguru.com will not be held liable for any actions taken by anyone outside of our**

entity. Use this product at your own risk. Please make sure you do not violate any Local, State or Federal Laws. If you follow this program closely at the end you should have a Legal, Validated, Tri-merged CPN number ready for new credit. The process should take about 15 minutes from start to finish. Enjoy the program and good luck to you in your future endeavors.

The first thing you will need to do is unlearn everything you have heard about CPNs. No one wants you to know how to create CPN numbers because it is a very profitable business. A CPN number can range from \$100-\$500 for a bare number. And 100% of that is profit for the companies issuing them. We are retired from the CPN business because it is honestly too much of a headache to deal with. You are constantly dealing with people who are notorious for not paying their bills, scammers, and people trying to use your service to hide their identity or commit financial crimes using CPN numbers. IE: racking up hundreds of thousands of dollars of debt and walking away and not paying a dime. Leaving the company who issued the CPN in a questionable position. So that is why we decided to release this CPN program. Whatever you do with your CPN is your business. Just remember if you rack up debt on your CPN number you are 100% liable for it. The banks will come after you if you fail to pay your bills. They will track you down and add all the debt on to your own credit report. You can end up in court fairly quickly if a bank finds out you are using a CPN number with the intent to defraud them.

The truth, the facts and how to create your CPN number

Truth:

THERE IS CURRENTLY NO LAW IN EFFECT WHICH PREVENTS YOU FROM CREATING AND USING A CREDIT PROFILE NUMBER/SECONDARY CREDIT NUMBER FOR IDENTITY PROTECTION PURPOSES. YOU ARE 100% RESPONSIBLE FOR ALL DEBT OBTAINED THROUGH THE USE OF A CPN NUMBER AND YOUR SOCIAL SECURITY NUMBER.

There is no magic government website where you can apply for a CPN number. A CPN number is based off a law that stipulates that financial institutions cannot deny you credit because you do not wish to share your social security number.

31 CFR 1.32 – USE AND DISCLOSURE OF SOCIAL SECURITY NUMBERS.

- 1.32 Use and disclosure of social security numbers. (a) In general. An individual shall not be denied any right, benefit, or privilege provided by law by a component because of such individual's refusal to disclose his social security number.

Social Security Numbers are designed for tax reporting purposes only. Private companies including banks, financial institutions and consumer reporting agencies such as Equifax, Trans Union, and Experian have taken it upon themselves to use your social security number to track your financial history. They have done this because congress has failed to enact new credit reporting laws since the 1970 FCRA (Fair Credit Reporting Act) when credit was not as prolific as it is now. Because of congress failure to act over 13,000,000 Americans have their identity stolen each year. The 1970 FCRA also paved the way for the CPN loop hole. Where you can create a secondary number for credit reporting purposes. The government has been using CPN numbers for decades, that's how they protect the financial information of thousands of high ranking government employees. Artists and athletes also use them to protect their identity from being stolen.

Facts

- Creating a good CPN number is hard, takes practice and patience. You must know you will fail the first 2-3 times while you learn.
- A New CPN number carries no credit score whatsoever. You have to build it just like you would a SSN. It can take up to 2 years to mold a perfect CPN number.
- You do have the option of using CPN friendly trade-lines in order to speed the process up substantially. We will explain later on.
- If you do something wrong, you risk merging your CPN and SSN, making your CPN just as bad as your SSN credit wise.

What you can and cannot do with a CPN Number:

- You can not use this number to file taxes.
- You can not use this number to apply for government assistance.
- You can not use this number to purchase a home with a federally insured loan.
- You can not use this number to register a motor vehicle.
- You can only use this number as a way to protect your social security number from theft when applying for credit.

The Process:

1. First you will need to pick your number. Visit: <http://stevemorse.org/ssn/ssn.html> this website contains data on the construction and generation of social security numbers. You will use this tool to assure you get a number that matches your state and that is most

likely not assigned to someone else. You will be checking the status of your chosen number in the next step. **(THIS SITE IS NOT AFFILIATED WITH US IN ANY WAY, IF YOU ARE HAVING ISSUES WITH THE SITE CONTACT THE SITE ADMINISTRATOR)**

Tip: If you get an error when searching for your number, you have exceeded the usage limits of the site. Meaning you are moving too fast. Go through 3 numbers per minute maximum, snail pace until you hit the number you want. If you do get an error use a different device to search the site for 24 hours, or change IP and clear cache and cookies on your device to continue using immediately.

2. Once on the site use the first section to generate the first 3 digits of your number. What you do is use the second drop down menu "was issued in" to pick your state. This will give you a range of numbers which we will carry on to the next step. For this example we will be using Florida as the requested state. So my first prefix range is 766 to 772.
3. Now we will move to the second section on the website. Here is where we will generate the second prefix of numbers. Our first prefix will be 772. You will choose 772 in the drop down menu "SSN Starting with". Now we will pick the second prefix. Start by choosing a 2 digit prefix on the right side of your first prefix. Until you get the result "Not Issued" Our number is 11. So now we have a partial CPN 772-11-XXXX.

BONUS:

"Validated Issued CPN's are dangerous". You are essentially taking someone's SSN number and using it as your CPN. Although a lot of people do this with great success I personally do not suggest you do this method. Even though that method is much better for getting credit.

Validated Issued CPN's

Instead of using the "Not Issued" Numbers, some people use Issued numbers within the last 18 years. Why within the last 18 years? You may ask. The reason is people don't start using their credit until they turn 18. So using anyone's SSN as a CPN until they turn of age would be safer than trying to use the SSN of a person who is already of age and may be using their number for credit purposes.

THAT IS JUST A FACT. I DO NOT SUGGEST YOU DO THIS.

4. In this step you will complete the cpn number. It is very important for you're to write this number down. You don't want to forget this. Visit: <http://www.ssnvalidator.com/>. Enter your partial CPN number on the screen. Now it's time to complete the CPN number. There is no equation to resolve the last 4 digits of your CPN number. You just need to choose 4 number. We will be using 5245. Our CPN Number is complete 772-11-5245.

Now we need to make sure it doesn't belong to a deceased person. Enter the last 4 digits of the CPN. Your results should look like this.

RESULTS:

- **Social Security Number:** 772-11-5245
- **Date of this Report:** February 16, 2019
- **State of Issuance:** None Available.
- **Approx. Date of Issuance:** None Available.
- **Issuance Status:**
- **SSA Death Masterfile:** No record as of 03-25-2014
- **Status:** According to Social Security Administration data, this SSN has NOT been issued as of the Social Security Administration's switch to 'Randomization' on June 25, 2011. Sorry, this website is unable to verify social security numbers issued after this date.

5. Now we need to make sure no one is using this number. Most companies claim to use "Safe Scan" untrue, they use a program called instantID offered by Lexis Nexis used by companies to verify your SSN number. In order to get access to this system you need to pass a background check, have an active debt collection agency or a data collection company. Also their minimum plan starts at \$300 per month. If you want to find out more about Scan safe visit: <https://risk.lexisnexis.com/products/instantid>

Luckily for you there is a work around for this. There are a lot of 3rd party companies who sell instantID scans. One example is search bug, with search bug you can perform 3 free scans. After your 3 free scans you can purchase additional search credits. Their smallest package cost \$8.00 and includes 12 verifications. If you are going to be reselling CPN numbers we suggest you get one of the bigger packages which gives you a lower cost per search. If you are just creating a number for you the 3 free scans should be enough. First step visit: <https://www.searchbug.com/peoplefinder/verify-ssn-free.aspx> once on the site enter your CPN number into the search box on the left hand side of the website. PLEASE NOTE YOU DO NOT HAVE TO USE SEARCH BUG. YOU CAN USE ANOTHER SERVICE IF YOU

WANT! See the image below, which is the result you want. If your number says issued, or belongs to a deceased person STAY AWAY from that number. Start over! MUST SAY Status: Inactive.

772-11-5245 is Valid SSN	
Status:	INACTIVE
State of Issuance:	FLORIDA
Year of Issuance:	(RESERVED FOR FUTURE USE)

PLEASE TAKE THE FOLLOWING STEPS VERY SERIOUSLY AS YOU MAY DAMAGE YOUR OWN CREDIT IF NOT DONE RIGHT.

6. Now you have a complete CPN number. Now we need to gather some basic info for this file. The first step is going to be choosing an address that best fits. You will need to use an address where you have never received mail or had any bills under your name. This is very important, if you use an address that is linked to you, the credit files could mix, you don't want that. Choose an address where you will be able to pick up mail. But, not too close to your own address.
7. Now you will need a phone number for your CPN. You can use Google voice by visiting <http://google.com/voice> or apps on your smart phone like TextFree+. You can use any app you want. But, like the address you cannot be linked to the number, or you run the risk of mixing your files.
8. Now you will need an email address. Like in the past 2 steps it cannot be linked to you. I cannot stress this enough. Gmail, Yahoo, MSN etc.
9. Now you will be writing down some very important information. You will be writing down your Annual Income, Time at address, Type of job, Time on job and some other details. Please use only the specific ranges we provide.

Annual Income must range from \$50,000-\$80,000

Your Time at Current Address is 5 Years 5 Months

Your Type of job is = Self Employed

Your Time on the Job Is 5 Years 5 Months

Always use identical information when applying.

10. Now it's time to setup your public record. This will cement your CPN number and allow you to do much more. It will basically put your name address and phone number in public records. So if banks search for you this info pops up. Go to: www.listyourself.net/ListYourself/listing.jsp and enter all the information corresponding to your cpn. New address, phone etc.
11. Now you're ready to tri-merge your new CPN number. Tri-merge basically means to merge the above information about you with the credit bureaus establishing a new credit profile and credit score. **REMEMBER YOU HAVE A 0 CREDIT SCORE ON YOUR CPN** and you need to start building from this point. Start by applying to 1 or 2 cards from completely different banks. I suggest Capital one and then, something sub-prime such as First Premier. **YOU WILL BE DECLINED! THIS IS WHAT YOU WANT!** In this step you are only creating your account with the 3 major credit bureaus.
12. Apply for Roadloans.com Auto loan up to \$30k
13. Apply for CrownJewelers.com \$1500-\$2500 Store Card
14. Apply for MDG.com \$1000-\$2200

You should get an approval for all the above accounts.

15. **WAIT ATLEAST 48 HOURS BEFORE STARTING THIS STEP.** Go to creditkarma.com and sign up for an account using the same information you used for your CPN tri-merging. If you completed the steps above correctly and your CPN is not currently in use by someone else you will be able to open the account and see at least 1 of the inquiries from the last step. If you cannot sign up, get an error, or the information on your account does not match what you used in your tri-merge process stop now. You must start again with all new information. This means, either the CPN was detected as not belonging to you or someone else is already using the number.

DONE!

TIP: Always clear your cache and try to change your IP when starting a new CPN number.

I suggest after 1-2 weeks pass that you apply for a loan from RoadLoans.com followed by a 1 week pause and then applying for Fingerhut. If your CPN is good you in theory should get approved for both. If this does not work START FROM THE TOP.

If you want to go to the next level and not wait to build your CPN number organically we suggest you purchase authorized user trade-lines. This is a great way to get your CPN number to a 750+ score rapidly. If you want to be added to our list of CPN friendly trade-lines please send us an email at admin@cpnguru.com

Trade line secrets. If you want to move into an apartment or get a high value loan, start with a primary rental trade-line. You can buy them for around \$125.00 you can get one @ <https://rentalkharma.com>

We hope this program helps you achieve your goals rapidly. If you are interested in fixing your credit while using a CPN number check out our 21 Day Credit Sweep Program by going to
www.BureauBlaster.com